

Fill in this information to identify the case:

Debtor 1 Sarah E. Lewis

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:23-00550-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: TH MSR Holdings LLCCourt claim no. (if known): 4Last 4 digits of any number you use to
identify the debtor's account: 0 3 0 1Date of payment change:
Must be at least 21 days after date
of this notice 12/01/2024New total payment: \$ 1,285.14
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 514.16New escrow payment: \$ 513.01**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Sarah E. Lewis

First Name

Middle Name

Last Name

Case number (if known) 1:23-00550-HWV

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Sherri J. Smith

Signature

Date 11/07/2024

Print:

Sherri J. Smith

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Pincus Law Group, PLLC

Address

Five Greentree Centre, 525 Route 73 N, Ste 309

Number

Street

Marlton

City

NJ

State

08053

ZIP Code

Contact phone

516-699-8902

Email ssmith@pincuslaw.com



P.O. Box 19409
Charlotte, NC 28219-9409
Important Escrow Information

+ 0885524 000000091 9RPE1 945246 001
SARAH E LEWIS
594 YALE ST
HARRISBURG PA 17111-3558



YOUR ACCOUNT INFORMATION	
Loan Number:	
Unpaid Principal Balance:	\$171,580.43
Interest Rate:	4.1250%
Current Payment Amount:	\$1,286.29
Principal & Interest:	\$772.13
Escrow:	\$514.16
Additional Monthly Amounts*	\$0.00
New Payment Amount:	\$1,285.14
Principal & Interest:	\$772.13
Escrow:	\$513.01
Additional Monthly Amounts*	\$0.00
New Payment Effective Date:	12/01/2024
*Additional Monthly Amounts – This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection insurance.	

Dear SARAH E LEWIS,

Please see the important information below regarding your Escrow Account on the above referenced account.

Important Bankruptcy Information

This statement is for information only. We are not trying to collect a debt against you personally. Our records indicate that you recently filed for bankruptcy or you are already having a discharge. Although your legal duty to repay the loan may be discharged, we still have a lien on the property and the right to foreclose on the property if the loan is in default.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim and were approved to be paid through the Bankruptcy Plan. The escrow account overage above is based off of the assumption that all escrow contractual payments were made current. If the escrow payments were not made current the overage shown above is not accurate and will not be disbursed.

What is an Escrow Account?
Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 594 YALE ST, HARRISBURG, PA 17111, the cushion is equal to 2 months of the escrow payment.

TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR	
Payee Name	Amount
STATE FARM GEN INS CO	\$1,559.00
SWATARA TOWNSHIP	\$1,832.81
SWATARA TWPTAX COLLECTO	\$2,764.37
Total Scheduled Disbursements	\$6,156.18

What is an Escrow Account Surplus?
A surplus means you have more money in your escrow account than needed to fully pay your Scheduled Disbursements. An Escrow Account Surplus is typically caused by changes in your taxes or insurance premiums.

What are the results of my Annual Escrow Account Analysis?
We've completed the analysis of your Escrow Account based on the activity for the period Jan 2024 - Nov 2024 (Table 2) and our analysis indicates your escrow account has an Escrow Surplus in the amount of \$19.34.

The Unpaid Principal Balance (UPB) of your loan as of your last analysis on Jan 2024 was \$171,943.21. The UPB of your loan as of this analysis is \$171,580.43. Your UPB changed by \$362.78.

The mortgage payments include a collection for escrowed items. The mortgage payments for this account are past due. The amounts billed and due dates for each mortgage payment prior to the date of this statement have not changed. In order to estimate the escrow account balance, this Escrow Analysis statement projects the escrow

account balance as if all the past due payments have been paid. Once we receive all the past due escrow payments, we expect an overage may exist in the escrow account. Because the account is past due, that overage has not been disbursed in conjunction with this Escrow Analysis statement. If the loan becomes current and a subsequent Escrow Analysis is performed, then any overage that exists at that time will be released to you.

Our commitment at RoundPoint is to help each of our customers reach the best resolution for their unique circumstances. Please call us at 877-426-8805. Representatives are available Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time to discuss options that may suit you.

TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY

The table below reflects what actually happened in your escrow account since your last analysis compared to what we expected would happen.

		Payments		Disbursements			
Month	Description	Expected	Actual	Expected	Actual	Expected Balance	Actual Balance
Starting Balance \$-3,550.66							
January-24	Hazard Ins	\$514.22	\$0.00 *	\$1,549.00 *	\$1,559.00	\$-4,585.44	\$-5,109.66
February-24	Deposit	\$514.22	\$514.16 *	\$0.00	\$0.00	\$-4,071.22	\$-4,595.50
March-24	City/vill Ta	\$514.22	\$0.00 *	\$1,832.81	\$1,832.81	\$-5,389.81	\$-6,428.31
April-24	Deposit	\$514.22	\$0.00 *	\$0.00	\$0.00	\$-4,875.59	\$-6,428.31
May-24	Deposit	\$514.22	\$0.00 *	\$0.00	\$0.00	\$-4,361.37	\$-6,428.31
June-24	Deposit	\$514.22	\$0.00 *	\$0.00	\$0.00	\$-3,847.15	\$-6,428.31
July-24	Deposit	\$514.22	\$514.16 *	\$0.00	\$0.00	\$-3,332.93	\$-5,914.15
August-24	School Tax	\$514.22	\$0.00 *	\$2,788.91 *	\$2,764.37	\$-5,607.62	\$-8,678.52
September-24	Deposit	\$514.22	\$0.00 *	\$0.00	\$0.00	\$-5,093.40	\$-8,678.52
October-24 E	Deposit	\$514.22	\$8,227.16*	\$0.00	\$0.00	\$-4,579.18	\$-451.36
November-24 E	Deposit	\$514.22	\$514.22	\$0.00	\$0.00	\$-4,064.96	\$62.86
		\$5,656.42	\$9,769.70	\$6,170.72	\$6,156.18	\$-4,064.96	\$62.86

An asterisk (*) indicates a difference between the expected and actual payments and disbursements.

The letter E indicates the payment or disbursement is expected to occur as shown. Any increase to the upcoming expected payment is the total of your past due escrow payments. The expected activity over the next 12 months, as shown in Table 3, is presented as if the increased expected payment is made. This explains the difference in the ending Actual Balance in Table 2 to the Starting Balance in Table 3.

TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT	
Taxes*	\$4,597.18
Insurance*	\$1,559.00
Mortgage Insurance*	\$0.00
Other Charges*	\$0.00

*Indicates the total amount you have paid out of your escrow account for over the last 12 months.

TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month-Year	Description	Expected Payment	Expected Disbursement	Expected Balance	Minimum Required	Difference
Starting Balance \$62.86						
December-24	Deposit	\$513.01	\$0.00	\$575.87	\$1,026.02	\$-450.15
January-25	Hazard Insurance Disbursement	\$513.01	\$1,559.00	\$-470.12	\$1,026.02	\$-1,496.14
February-25	Deposit	\$513.01	\$0.00	\$42.89	\$1,026.02	\$-983.13
March-25	City Tax Disbursement	\$513.01	\$1,832.81	\$-1,276.91	\$1,026.02	\$-2,302.93
April-25	Deposit	\$513.01	\$0.00	\$-763.90	\$1,026.02	\$-1,789.92
May-25	Deposit	\$513.01	\$0.00	\$-250.89	\$1,026.02	\$-1,276.91
June-25	Deposit	\$513.01	\$0.00	\$262.12	\$1,026.02	\$-763.90
July-25	Deposit	\$513.01	\$0.00	\$775.13	\$1,026.02	\$-250.89
August-25	School Tax Disbursement	\$513.01	\$2,764.37	\$-1,476.23	\$1,026.02	\$-2,502.25
September-25	Deposit	\$513.01	\$0.00	\$-963.22	\$1,026.02	\$-1,989.24
October-25	Deposit	\$513.01	\$0.00	\$-450.21	\$1,026.02	\$-1,476.23
November-25	Deposit	\$513.01	\$0.00	\$62.80	\$1,026.02	\$-963.22

We expect that during the next 12 months, we will make the total of \$6,156.18 disbursements from your account. As shown in the highlighted portion in Table 3, your lowest estimated balance is \$-1,476.23. Your required minimum balance is \$1,026.02. This means that you have a Surplus in the amount of \$19.34.

Note: Due to the past-due status of the mortgage, this projected surplus has not been disbursed.

**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)
PLEASE READ THIS IMPORTANT INFORMATION**

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. **Automatic Termination of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing LLC
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing LLC (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

NOTICE TO CUSTOMERS: RoundPoint Mortgage Servicing LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR SUCCESSORS IN INTEREST: Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.

**IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 1:23-00500-HWV
Sarah E. Lewis aka Sarah Evelyn Lewis	:	Chapter 13
aka Sarah Lewis	:	
Debtor	:	
	:	
	:	
TH MSR Holdings LLC	:	
Fka Matrix Financial Services Corporation	:	
c/o RoundPoint Mortgage Servicing LLC	:	
	:	
Movant	:	
vs.	:	
Sarah E. Lewis aka Sarah Evelyn Lewis	:	
aka Sarah Lewis	:	
Debtor and	:	
	:	
	:	
Jack N Zaharopoulos	:	
Trustee/Respondent	:	

CERTIFICATION OF SERVICE

I, Sherri J. Smith, Esquire, certify that a copy of TH MSR Holdings LLC fka Matrix Financial Services Corporation c/o RoundPoint Mortgage Servicing LLC's Notice of Mortgage Payment Change was served upon the following parties on November 7, 2024:

Tullio DeLuca, Esquire
Via ECF
Debtor Attorney

Jack N Zaharopoulos, Esquire
Via ECF
Trustee

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Sarah E. Lewis
594 Yale Street
Harrisburg, PA 17111
Via First Class Mail
Debtor

Dated: November 7, 2024

Respectfully submitted,

PINCUS LAW GROUP, PLLC

By: /s/ Sherri J. Smith
Sherri J. Smith, Esquire
Five Greentree Centre
525 Route 73 North, Suite 309
Marlton, NJ 08053
Telephone: 516-699-8902
Fax: 516-279-6990
Email: ssmith@pincuslaw.com